

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT CAMPBELL MCCALL, III

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:23-10588

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/02/2023 and confirmed on 1/12/24 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		26,914.85
Less Refunds to Debtor	1,468.61	
TOTAL AMOUNT OF PLAN FUND		25,446.24

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,614.48	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,114.48

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	7,263.24	7,263.24	0.00	7,263.24
	Acct: 9625				
	PNC BANK NA	425.17	425.17	0.00	425.17
	Acct: 9625				
					7,688.41
Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT CAMPBELL MCCALL, III	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT CAMPBELL MCCALL, III	1,468.61	1,468.61	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	RONDA J WINNECOUR PA ID #30399**	6.96	6.96	0.00	6.96
	Acct: \$/OE				
					6.96
Unsecured					
	AGRESTI REAL ESTATE++	0.00	0.00	0.00	0.00
	Acct: 0370				
	LVNV FUNDING LLC	4,031.37	4,031.37	0.00	4,031.37
	Acct: 6570				
	LVNV FUNDING LLC	3,457.87	3,457.87	0.00	3,457.87
	Acct: 4819				
	PENELEC	0.00	0.00	0.00	0.00
	Acct: 0543				
	WIDGET FINANCIAL**	5,147.15	5,147.15	0.00	5,147.15
	Acct: 6102				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 1291				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 1404				
	PNC BANK NA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1248				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
					12,636.39

TOTAL PAID TO CREDITORS 20,331.76

TOTAL CLAIMED  
PRIORITY 6.96  
SECURED 7,688.41  
UNSECURED 12,636.39

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

ROBERT CAMPBELL MCCALL, III

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:23-10588

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Robert Campbell McCall, III  
Debtor

Case No. 23-10588-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 28, 2025

Form ID: pdf900

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

Recip ID	Recipient Name and Address
db	+ Robert Campbell McCall, III, 16901 Desmare Street, Gulfport, MS 39503-4470
r	+ Debra Fries, Coldwell Banker, 2961 Peach Street, Erie, PA 16508-1887
15653688	+ Agresti Real Estate, 2635 West 26th Street, Erie, PA 16506-3059
15653693	+ Hann Finl, 8000 Midlantic Drive, Mount Laurel, NJ 08054-1549

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Apr 29 2025 01:40:00	PNC Bank, National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
15653689	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:57:23	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
15653690	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15653691	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15653692	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 29 2025 01:43:22	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15653694	+ Email/Text: bankruptcy.notices@hdfsi.com	Apr 29 2025 01:42:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15672726	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2025 01:43:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15653695	+ Email/Text: anthony.stuart@marquettesavings.bank	Apr 29 2025 01:42:00	Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486
15670665	Email/Text: Bankruptcy.Notices@pnc.com	Apr 29 2025 01:40:00	PNC BANK N.A., 3232 NEWMARK DR., MIAMISBURG, OH 45342
15670494	Email/Text: Bankruptcy.Notices@pnc.com	Apr 29 2025 01:40:00	PNC BANK, NATIONAL ASSOCIATION, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
15653697	Email/Text: Bankruptcy.Notices@pnc.com	Apr 29 2025 01:40:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
15653696	Email/Text: BankruptcyEast@firstenergycorp.com	Apr 29 2025 01:41:00	Penelec, 76 South Main Street, Akron, OH 44308-1890
15653698	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 02:10:10	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653699	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:33	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-1

User: auto

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Date Rcvd: Apr 28, 2025

Form ID: pdf900

Total Noticed: 20

15653700 + Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Apr 29 2025 01:41:00

Toyota Financial Services, Attn: Bankruptcy, Po  
Box 259001, Plano, TX 75025-9001

15653702 + Email/Text: collections@widgetfinancial.com

Apr 29 2025 01:42:00

Widget Financial, 2154 E Lake Rd, Erie, PA  
16511-1140

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, N. A.
15653701		Tracy L. Musgrove
cr	*+	PNC Bank, National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Robert Campbell McCall III dan@mrdebtbuster.com, katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor PNC Bank National Association mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor PNC Bank National Association rshearer@raslg.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6